

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

**IN THE MATTER OF:  
JAMES R. HOUSTON  
TERESA A. HOUSTON**

**CHAPTER 13**

**CASE NO. 15-11595**

**CERTIFICATE OF SERVICE OF AMENDED CHAPTER 13 PLAN [DKT.14]**

I, Michael W. Boyd, Attorney for the Debtor herein, do hereby certify that I have this day electronically filed a true and correct copy of the Amended Chapter 13 plan [Dkt. 14] with the Clerk of the Court using the ECF system which sent notification of such filing to the following:

**Office of the United States Trustee  
USTPRegion05.AB.ECF@usdoj.gov**

**Locke D. Barkley  
sbeasley@barkley13.com**

and I hereby certify that I have mailed by United States Postal Service the document to all creditors listed on the matrix.

**This the 12<sup>th</sup> day of May, 2015.**

**/s/ Michael W. Boyd**

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**Michael W. Boyd, Attorney for Debtor**

**Michael W. Boyd, P.A.  
Attorney at Law  
Post Office Box 1586  
Greenville, Mississippi 38702-1586  
Telephone: 662-332-0202  
boydlawoffice@yahoo.com**

\* Amended \*

CHAPTER 13 PLAN  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

Debtor: JAMES R. HOUSTON SSN: XXX-XX-7727  
Joint Debtor: TERESA A. HOUSTON SSN: XXX-XX-7945  
Address: 911 7TH AVENUE  
CLEVELAND, MS 38732

CASE NO. 15-11595  
Median Income: ☐ Above ☐ Below

**THIS PLAN DOES NOT ALLOW CLAIMS.** Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

**PAYMENT AND LENGTH OF PLAN**

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 2,489.00 (☒ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

ACH DEBIT

(B) Joint Debtor shall pay \$ \_\_\_\_\_ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

**PRIORITY CREDITORS.**

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ 2,900.00 at \$ 48.33 /month  
Mississippi Dept. of Revenue: \$ \_\_\_\_\_ at \$ \_\_\_\_\_ /month  
Other/ \_\_\_\_\_: \$ \_\_\_\_\_ at \$ \_\_\_\_\_ /month

**DOMESTIC SUPPORT OBLIGATION. DUE TO:**

N/A

POST PETITION OBLIGATION: In the amount of \$ \_\_\_\_\_ per month beginning \_\_\_\_\_.  
To be paid ☐ direct, ☐ through payroll deduction, or ☐ through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$ \_\_\_\_\_ through \_\_\_\_\_ which shall be paid in the amount of \$ \_\_\_\_\_ per month beginning \_\_\_\_\_.  
To be paid ☐ Direct, ☐ through payroll deduction, or ☐ through the plan.

**HOME MORTGAGES.** All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to N/A Beginning \_\_\_\_\_ @ \$ \_\_\_\_\_ ☐ Plan ☐ Direct  
Mtg pmts to \_\_\_\_\_ Beginning \_\_\_\_\_ @ \$ \_\_\_\_\_ ☐ Plan ☐ Direct  
Mtg pmts to \_\_\_\_\_ Beginning \_\_\_\_\_ @ \$ \_\_\_\_\_ ☐ Plan ☐ Direct

Mtg arrears to N/A Through \_\_\_\_\_ \$ \_\_\_\_\_ @ \$ \_\_\_\_\_ /mo  
Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_ \$ \_\_\_\_\_ @ \$ \_\_\_\_\_ /mo  
Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_ \$ \_\_\_\_\_ @ \$ \_\_\_\_\_ /mo

Debtor's Initials JRH

Joint Debtor's Initials TAH

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**MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:**

Creditor: \_\_\_\_\_ Approx. amt. due: \_\_\_\_\_ Int. Rate: \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

Creditor: \_\_\_\_\_ Approx. amt. due: \_\_\_\_\_ Int. Rate: \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

**NON-MORTGAGE SECURED CLAIMS.** Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

| CREDITOR'S NAME | COLLATERAL         | 910*<br>CLM | APPROX.<br>AMT. OWED | VALUE       | INT.<br>RATE | PAY VALUE OR<br>AMT. OWED |
|-----------------|--------------------|-------------|----------------------|-------------|--------------|---------------------------|
| BMW FINANCIAL   | 2014 MINI COOPER   | ✓           | \$24,957.00          | \$22,000.00 | 5            | AMT. OWED                 |
| STATEWIDE CU    | 2010 TOYOTA HYLANT | ✓           | \$6,554.00           | \$6,000.00  | 5            | AMT. OWED                 |
|                 |                    |             |                      |             |              |                           |
|                 |                    |             |                      |             |              |                           |

\* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

**SPECIAL CLAIMANTS** including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

| CREDITOR'S NAME         | COLLATERAL     | APPROX. AMT. OWED | PROPOSED TREATMENT |
|-------------------------|----------------|-------------------|--------------------|
| SELENE                  | 911 7TH AVENUE | \$126,736.00      | SURRENDER          |
| TOWER LOAN OF RULEVILLE | CAMPER         | \$7,378.00        | SURRENDER          |
|                         |                |                   |                    |
|                         |                |                   |                    |

**STUDENT LOANS** which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

| CREDITOR'S NAME       | APPROX. AMT. OWED | CONTRACTUAL MO. PMT. | PROPOSED TREATMENT                     |
|-----------------------|-------------------|----------------------|--|
| ED FINANCIAL SERVICES | \$5,829.00        |                      | TREAT AS UNSECURED<br>NONDISCHARGEABLE |
| US DEPT OF EDUCATION  | \$102,021.00      |                      | TREAT AS UNSECURED<br>NONDISCHARGEABLE |
|                       |                   |                      |  |
|                       |                   |                      |  |

**SPECIAL PROVISIONS** which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

N/A

**GENERAL UNSECURED CLAIMS** total approximately \$ 225,238.00. Such claims must be *timely filed* and not disallowed to receive payment as follows:    IN FULL (100%),    %(percent) MINIMUM, or a total distribution of \$ 98,692.80, with the Trustee to determine the percentage distribution. *Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.*

Debtor's Initials get

Joint Debtor's Initials AA

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|                                  |    |                 |
|----------------------------------|----|-----------------|
| Total attorney fee charged:      | \$ | <u>3,200.00</u> |
| Attorney fee previously paid:    | \$ | <u>92.00</u>    |
| Attorney fee to be paid in plan: | \$ | <u>3,108.00</u> |

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Telephone/Fax: \_\_\_\_\_

Attorney for Debtor (Name/Address/Phone/Email)

MICHAEL W. BOYD, P.A.

PO BOX 1586

GREENVILLE, MS 38702-1586

Telephone No. 662-332-0202

Facsimile No. 662-332-0241

Email address BOYDLAWOFFICE@YAHOO.COM

DATED: 5/4/15

DEBTOR'S SIGNATURE

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

James R. Houston  
Glenn A. Houston  
Michael W. Boyd

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

**IN THE MATTER OF:  
JAMES R. HOUSTON  
TERESA A. HOUSTON**

**CHAPTER 13**

**CASE NO. 15-11595**

**CERTIFICATE OF SERVICE OF AMENDED CHAPTER 13 PLAN**

Today Debtor filed with this Court her Amended Chapter 13 Plan [Dkt #14]. Creditors shall have twenty-one (21) days to object to the proposed Amended Chapter 13 Plan by filing an objection with the Court at:

United States Bankruptcy Court  
Northern District of Mississippi  
703 Highway 145 North  
Aberdeen, Mississippi 39730

SO NOTICED, this the 12<sup>th</sup> day of May, 2015.

/s/ Michael W. Boyd

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**Michael W. Boyd, Attorney for Debtor**

**Michael W. Boyd, P.A.  
Attorney at Law  
Post Office Box 1586  
Greenville, Mississippi 38702-1586  
Telephone: 662-332-0202  
[boydlawoffice@yahoo.com](mailto:boydlawoffice@yahoo.com)**

Barclays Bank Delaware  
125 S West St  
Wilmington, DE 19801

Bmw Financial Services  
5515 Parkcenter Cir  
Dublin, OH 43017

Capital One Bank Usa N  
15000 Capital One Dr  
Richmond, VA 23238

Credit First N A  
6275 Eastland Rd  
Brookpark, OH 44142

Dr. Bennie B. Wright Jr  
810 East Sunflower Road Suite 100 A  
Cleveland, MS 38732

Edfinancial Svcs  
120 N Seven Oaks Dr  
Knoxville, TN 37922

Griffith & Carr  
PO Drawer 1680  
Cleveland, MS 38732

Internal Revenue Service  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Kohls/Capone  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Office of Steven P. Brendemuehl  
5 Commonwealth Road, Suite 4A  
Natick, MA 01760

Renasant Bank  
209 Troy St  
Tupelo, MS 38804

Ron Pritchard, MD  
PO Box 4081  
Greenville, MS 38701

Sears/Cbna  
Po Box 6283  
Sioux Falls, SD 57117

Selene Finance Lp  
9990 Richmond Ave Ste 40  
Houston, TX 77042

St. Dominics  
P.O. box 24056  
Jackson, MS 39225-4056

State Farm Insurance Agency  
Attn: Vyki Newman  
PO Box 106145  
Atlanta, GA 30348-6145

Statewdecu  
295 E. Layfair Dr  
Flowood, MS 39232

Syncb/Amazon  
Po Box 965015  
Orlando, FL 32896

Syncb/Belk  
Po Box 965028  
Orlando, FL 32896

Syncb/Jcp  
Po Box 965007  
Orlando, FL 32896

Syncb/Lowes  
Po Box 965005  
Orlando, FL 32896

Syncb/Steinmart Pllc  
Po Box 965005  
Orlando, FL 32896

Synco/Walmart  
Po Box 965024  
Orlando, FL 32896

Thd/Cbna  
Po Box 6497  
Sioux Falls, SD 57117

Tower Loan of Ruleville  
PO Box 320367  
Flowood, MS 39208

Us Dept Of Ed/Glelsi  
Po Box 7860  
Madison, WI 53707

West Asset Management  
2703 N Highway 75  
Sherman, TX 75090

Wf Crd Svc  
3201 N 4th Ave  
Sioux Falls, SD 57104